

complaint

Mr B is unhappy with the way Allianz Insurance Plc handled and declined his claim for stolen quad bikes under his home contents policy. All of the claims handling was dealt with for Allianz by T.

background

Mr B noticed the theft of the quad bikes from his garden and contacted his broker (H) to make a claim. Mr B wasn't aware that H was his broker rather than his insurer. And he wasn't aware that T would be dealing with his claim on behalf of Allianz. Mr B said he had to chase for information and only found out through his telephone calls that T was dealing with the claim. He said he didn't hear anything more and when he rang again to chase he was told his claim wasn't being paid. Unhappy with the service and the claim being declined Mr B brought his complaint to this service.

Our investigator didn't uphold the complaint. Firstly, in relation to how long it took to deal with the claim she said there was evidence a response had been sent to Mr B roughly a week later confirming the items were excluded and the claim was declined. She said this was reasonable. She also said after Mr B raised further concerns with T that these were dealt with via emails and letters within a reasonable time frame. Turning to the declined claim she said there was a valid exclusion under the policy. She felt the exclusion was clear, detailed and specifically pointed out that such items weren't covered. She didn't think the policy was misleading. So our investigator said it was reasonable for Allianz to decline the claim. Mr B didn't accept this and asked for his complaint to be passed to an ombudsman for a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

claim handling

I think I can understand Mr B's frustrations. I've no reason to doubt that to him it appeared he had to make all the effort in relation to getting updates about his claim. And as he sees it, he only found out he wasn't getting paid out when he called to chase up. But there are records showing that T had written to Mr B after a week to confirm that the claim wouldn't be paid due to a policy exclusion. Based on the details I've seen I think the claim and its handling were dealt with in a reasonable timescale.

claim declined

Mr B said the quad bikes are for his children and that they're toys. He also said such a popular children's toy shouldn't be dealt with by an exclusion that he thinks is "hidden away" in the policy.

The exclusion in the policy said:

"What contents are not covered?"

1. Watercraft (which includes sailboards and windsurfers) aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles,

children's motor cars, quad bikes and children's quad bikes) but lawn mowers, garden implements, wheelchairs, models and toys are covered."

I think this is clear – children's quad bikes aren't covered under the policy. I don't think there is anything misleading, ambiguous or open to interpretation about the exclusion. So I think Allianz acted fairly and reasonably when it chose to apply the exclusion.

I understand Mr B's further point that he thinks the exclusion is hidden away and should be more prominent. But I think Allianz do highlight exclusions that it considers to be the most important. Although Mr B said the quad bikes are a very popular children's toy I think it is an exclusion that is clearly shown in the policy and Allianz didn't have to do anything more to bring it to Mr B's attention as it is a fairly standard exclusion.

my final decision

I don't uphold this complaint.

I make no award against Allianz Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 January 2019.

John Quinlan
ombudsman